

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: KEHRLI et al.

Application Serial No.: 10/008,388

Filing Date: December 7, 2001

For: SYSTEMS AND METHODS TO

FACILITATE ANALYSIS OF A COMMERCIAL MORTGAGE

BACKED SECURITY PORTFOLIO

VIA A COMMUNICATION

NETWORK

Group Art Unit: 3621

Examiner: Sherr, Cristina O.

AMENDMENT and RESPONSE to May

6, 2005 Non-Final Office Action

Attorney Docket No.: G04.008

PTO Customer Number 28062

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CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on April 3, 2006.

Dated: April 3, 2006

Randolph P. Calhoune

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed May 6, 2005, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 8 of this paper.